

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
 REPORT OF ACTION TAKEN
 MEETING OF CREDITORS

In re:

FRANCISCO MERCADO HERNANDEZ

Case No. 10-05197-BKT

RUTH DALIA ALVAREZ MARTINEZ

Chapter 13

Attorney Name: JUAN O CALDERON LITHGOW*

I. Appearances			
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Date: July 21, 2010
Joint Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Time: 10:11 AM Track: 009
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> This is debtor(s) <input checked="" type="checkbox"/> Bankruptcy filing.
<input type="checkbox"/> Pro-se			Liquidation Value: \$28,000.00
<input type="checkbox"/> Substitute _____			Creditors P/U - 32,480- W. Melchor - First Bank.
II. Oath Administered			
<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No		
III. Documents Filed/Provided			
<input checked="" type="checkbox"/> Schedules		<input type="checkbox"/> DSO Recipient's information	
<input checked="" type="checkbox"/> Statement of Financial Affairs (SOFA)		<input type="checkbox"/> State Tax Returns 06-09 <input checked="" type="checkbox"/> Returned	
<input checked="" type="checkbox"/> Statement of Current Monthly Income (SCMI)		<input checked="" type="checkbox"/> Federal Tax Returns <input type="checkbox"/> Returned	
<input checked="" type="checkbox"/> Credit counseling briefing certificate (CCC)		<input type="checkbox"/> Evidence of income (60 days prior to petition)	
<input type="checkbox"/> Waiver requested by debtor(s)			
<input checked="" type="checkbox"/> DSO Certificate			
IV. Status of Meeting		<input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Continued _____ at _____	
V. Trustee's Report on Confirmation			
<input type="checkbox"/> FAVORABLE		<input type="checkbox"/> UNFAVORABLE	
<input checked="" type="checkbox"/> Feasibility		<input type="checkbox"/> No DSO certificate (Post-petition)	
<input type="checkbox"/> Insufficiently funded		<input type="checkbox"/> Evidence of income	
<input type="checkbox"/> Unfair discrimination		<input type="checkbox"/> Missing <input type="checkbox"/> Incomplete	
<input checked="" type="checkbox"/> Fails liquidation value test		<input type="checkbox"/> Stmt. of Current Monthly Income	
<input checked="" type="checkbox"/> Fails disposable income test (I & J)		<input type="checkbox"/> Incomplete <input type="checkbox"/> Missing	
<input type="checkbox"/> No provision for secured creditor(s)		<input type="checkbox"/> Fails commitment period <input type="checkbox"/> Fails Disp. Income	
<hr/>		<hr/>	
<input type="checkbox"/> Treat value of collateral separately		<input type="checkbox"/> Certificate of Credit briefing	
<input type="checkbox"/> No provision for insurance		<input type="checkbox"/> Missing <input type="checkbox"/> More than 180 days	
<input type="checkbox"/> Tax returns missing		<input type="checkbox"/> Issuer not certified by U.S.T.	
<input type="checkbox"/> State - years _____		<input type="checkbox"/> Incomplete schedules	
<input type="checkbox"/> Federal - years _____		<input type="checkbox"/> Incomplete S.O.F.A.	
		<input type="checkbox"/> Other: _____	

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VI. Plan

(Cont.)

Date: June, 14, 2010 Base \$ 30,540.00 Filed Evidence of Pmt shown: _____
Payments made out of due. Not Filed

VII. Confirmation Hearing Date: August, 20, 2010

VIII. Attorney's fees as per R. 2016(b)

\$3,000.00 - \$ 426.00 = \$ 2,574.00

IX. Documents to be provided w/in ____ days

Amended schedules _____

Amended S.O.F.A. _____

Insurance estimate _____

Amended plan _____

Assumption/Rejection executory contract _____

Business Documents _____

Appraisal _____

Monthly reports for the months _____

State tax returns years _____

Public Liability Insurance _____

Federal tax returns years _____

Premises _____

Correct SS # (Form B21) _____

Vehicle(s) _____

Debtor Joint debtor _____

Licenses issued by: _____

Other: _____

M.T.D. to be filed by Trustee: Debtor(s): failed to appear; failed to commence payments;

failed to keep payments current; does (do) not qualify as a debtor (§109); _____

Other: _____

COMMENTS

not environmental. ① Debtor J shows a mortgage payment of \$283.00. Debtor testifies their home is debt free. ② Debtor has 2 veh owners with FirstBank. One is for a 2007 HHR that he "sold" to a friend. Debtor kept the payment book and receives the monthly installment from the friend. This not disclosed in the schedules ③ Both have life insurance paying \$250 a month

Alejandro Oliveras Rivera
Trustee/Presiding Officer

W. cash endowment of
500.00.

Date: July 21, 2010

(Rev.)